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DATE: 4/14/05

TO: Examiner Sam Rimell
(via USPTO central fax no. 703-872-9306)

RE: Attorney Docket **IBIG1100-2**; Ser. No. **09/990,954**; "Signature Loop
Authorizing Method and Apparatus;" Applicant Paul V. Morinville
Response to Office Action mailed December 12, 2004

PAGES: 13 (including cover sheet)

NOTE:

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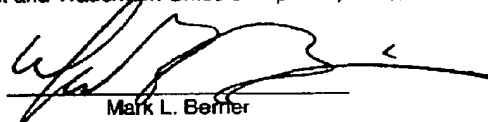
APR 14 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE	
RESPONSE TO OFFICE ACTION	Atty. Docket No. IBIG1100-2
Applicants Morinville, Paul V.	
Application Number 09/990,954	Date Filed 11/21/01
Title Signature Loop Authorizing Method and Apparatus	
Group Art Unit 2175	Examiner Rimell, Samuel G.
Confirmation Number: 4408	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office on April 14, 2005.


Mark L. Berner

Dear Sir:

This Response is submitted in reply to the Office Action mailed December 12, 2004. The Applicant respectfully requests that the Examiner reconsider the rejections of the claims in view of the amendments and remarks below.

Amendments to the claims begin on page 2.

Remarks begin on page 6.

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